Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 1 of 54

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
NORTHERN DISTRICT OF ILLINOIS	_		
Case number (if known)	_ Chapter you are filing under:		
	Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	☐ Chapter 13	☐ Check if this an amended filing	

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Lolita First name	-	First name
	license or passport).	Middle name	-	Middle name
	Bring your picture identification to your meeting with the trustee.	Venson Last name and Suffix (Sr., Jr., II, III)	-	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8061		

Entered 10/10/16 09:40:49 Page 2 of 54 Case 16-32214 Doc 1 Filed 10/10/16 Desc Main

Document Debtor 1 Lolita Venson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	8651 S 87th Avenue Building 3, Apt. 304	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 16-32214 Doc 1 Filed 10/10/16

Desc Main

Entered 10/10/16 09:40:49 Page 3 of 54 Document Case number (if known) Debtor 1 Lolita Venson

7.	The chapter of the Bankruptcy Code you are			rief description of each, see $\Lambda$ go to the top of page 1 and ch			C. § 342(b) for Individ	uals Filing for Bankruptcy		
	choosing to file under	■ Chapter 7 □ Chapter 11 □ Chapter 12								
		□с	hapter 13							
8.	How you will pay the fee		about how yo	entire fee when I file my per u may pay. Typically, if you ar attorney is submitting your pay address.	e paying	the fee yourself, y	ou may pay with cash	n, cashier's check, or money		
				the fee in installments. If yo		e this option, sign	and attach the Applica	ation for Individuals to Pay		
			Ū	e <i>in Installments</i> (Official Form t <b>my fee be waived</b> (You may	,	t this option only if	you are filing for Char	oter 7. By law, a judge may		
		ш	but is not requ	ired to, waive your fee, and m	nay do s	o only if your incor	ne is less than 150% o	of the official poverty line that		
				r family size and you are unal n to Have the Chapter 7 Filing						
9.	Have you filed for bankruptcy within the last 8 years?	□ No								
	•			Chapter 13; Dismissed						
			District	5/14/15	When	12/01/14	Case number	14-43086		
			District	Chapter 13; Dismissed 11/12/14	When	7/18/14	Case number	14-26554		
			District	11/12/14	When		Case number			
				_						
10.	Are any bankruptcy									
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No								
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
			Debtor				Relationship to y	/ou		
			District		When		Case number, if	known		
			0 . "							
11.	Do you rent your residence?		Haaria		:			. :		
		■ Ye	es. Has yo	ur landlord obtained an eviction	n juagm	ient against you ar	id do you want to stay	in your residence?		
				No. Go to line 12.						
				Yes. Fill out Initial Statement	About a	n Eviction Judame	nt Against You (Form	101A) and file it with this		

Debtor 1	Lolita Venson	Document	Page 4 of 54 Case number (if known)	10/10/16 9:17AM

Part	Report About Any Bu	sinesses	You Ow	n as a Sole Proprie	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of bus	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numl	ber, Street, City, Stat	te & ZIP Code			
	it to this petition.		Chec	k the appropriate bo	x to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline	s. If you in	ndicate that you are flow statement, and f	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	■ No.	I am	I am not filing under Chapter 11.				
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).			I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	A: Report if You Own or	Ηανο Λην	, Hazardı	ous Property or An	y Property That Needs Immediate Attention			
	Do you own or have any		Пагаги	ous Property of All	y Property That Needs Infinediate Attention			
14.	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is , why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	is the property?	Norther Chart City Other 9 7's Ords			
					Number, Street, City, State & Zip Code			

Debtor 1 Lolita Venson Document Page 5 of 54 Case number (if known)

\_\_\_\_

Part 5:

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

	ca		

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

10/10/16 9:17AM

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

# ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 10/10/16 09:40:49 Page 6 of 54 Case 16-32214 Doc 1 Filed 10/10/16

Document

Case number (if known)

Desc Main

Par	6: Answer These Quest	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily individual primarily for a pe			ned in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily money for a business or in					
			☐ No. Go to line 16c.	_				
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	ı owe that are not consu	mer debts or busines	s debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte	er 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses	■ Yes.	are paid that funds will be a	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative experare paid that funds will be available to distribute to unsecured creditors?				
	are paid that funds will be available for distribution to unsecured creditors?		No					
			☐ Yes					
18.	How many Creditors do	1-49		<b>1</b> ,000-5,000	)	☐ 25,001-50,000		
	you estimate that you owe?	□ 50-99		<b>5001-10,00</b>	0	<b>5</b> 0,001-100,000		
		☐ 100-1 ☐ 200-9		☐ 10,001-25,0	000	☐ More than100,000		
19.	How much do you	□ \$0 - \$50,000		□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	<b>\$50,001 - \$100,000</b>		\$10,000,00		□ \$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?	\$50,0	001 - \$100,000	□ \$10,000,00°		☐ \$1,000,000,001 - \$10 billion		
			□ \$100,001 - \$500,000 □ \$500,001 - \$1 million		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
Part	7: Sign Below							
For	you	I have ex	amined this petition, and I d	leclare under penalty of	perjury that the inform	nation provided is true and correct.		
						under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.		
			rney represents me and I did at, I have obtained and read			t an attorney to help me fill out this		
		I request	relief in accordance with the	e chapter of title 11, Unit	ed States Code, spec	cified in this petition.		
		bankrupt and 3571	cy case can result in fines սլ ե.			or property by fraud in connection with a rears, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Lolita V	a Venson Tenson e of Debtor 1		Signature of Debto	r 2		
		Executed	October 10, 2016  MM / DD / YYYY		Executed on MM	/ DD / YYYY		

Debtor 1 Lolita Venson

Entered 10/10/16 09:40:49 Desc Main Case 16-32214 Doc 1 Filed 10/10/16

Page 7 of 54 Document Case number (if known)

For your attorney, if you are represented by one

Debtor 1 Lolita Venson

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David M. Siegel	Date	October 10, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
David M. Siegel		
Printed name		
David M. Siegel & Associates		
Firm name		
790 Chaddick Drive Wheeling, IL 60090		
Number, Street, City, State & ZIP Code		
Contact phone <b>(847) 520-8100</b>	Email address	
#06207611		
Bar number & State		

10/10/16 9:17AM

Desc Main Entered 10/10/16 09:40:49 Case 16-32214 Doc 1 Filed 10/10/16

Page 8 of 54 Document

Fill in this infor	mation to identify your	case:		
Debtor 1	Lolita Venson			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
				amended ming

# Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filling amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	85,075.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	85,075.00
Pai	t 2: Summarize Your Liabilities		
		Your lia	abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	20,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	35,860.00
	Your total liabilities	\$	55,860.00
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,192.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,192.00
Paı	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
7.	■ Yes What kind of debt do you have?		
-			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Document Page 9 of 54 Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Debtor 1 Lolita Venson

From Part 4 on Schedule E/F, copy the following:	Total clair	n
From Fart 4 on Schedule E/F, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	2,261.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	2,261.00

	C	Case 16-32214	Doc 1 Filed 10/10/16  Document	Entered 10/10/16 Page 10 of 54	09:40:49	Desc	Main 10/10/16 9:17
Fill in	this info	ormation to identify you		F 80C 10 01 34			
Debto	or 1	Lolita Venson					
Dobte	. ·	First Name	Middle Name	Last Name			
Debto	or 2 e, if filing)	First Name	Middle Name	Last Name			
` '							
Unite	d States I	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS			
Case	number			_			Check if this is an
							amended filing
~ · · ·	–	4004/5					
		form 106A/B					
		ıle A/B: Pro	<b>PERTY</b> ibe items. List an asset only once. If a				12/15
inform	ation. If m r every qu	nore space is needed, attacuestion.	rate as possible. If two married people in a separate sheet to this form. On the sparate, or Other Real Estate You Ov	e top of any additional pages, v			
			ole interest in any residence, building,				
<b>.</b>	No. Go to F	7o# 2					
_		re is the property?					
	res. Wrier	e is the property:					
Part 2	Describ	be Your Vehicles					
3. <b>Ca</b> ı	No	trucks, tractors, sport	utility vehicles, motorcycles				
2.1	Maka	Chrysler	Who has an interest in th	o proporty? Obselver	Do not deduct secu	ured claims	or exemptions. Put
3.1	Make: Model:	200	Who has an interest in th  Debtor 1 only	e property? Check one	the amount of any	secured cla	ims on Schedule D: ecured by Property.
	Year:	2012	Debtor 2 only				
	Approxim	nate mileage:	Debtor 1 and Debtor 2 of	only	Current value of t entire property?		rrent value of the rtion you own?
		formation:	At least one of the debt	ors and another			
		I One Finance ed Lien = \$20,000.00	☐ Check if this is comm	unity property	\$8,575	.00	\$8,575.00
			(see instructions)				
Exa	amples: Bo No Yes dd the do	oats, trailers, motors, per	ATVs and other recreational vehi sonal watercraft, fishing vessels, sr a you own for all of your entries from 2. Write that number here	nowmobiles, motorcycle accessory	ssories		\$8,575.00
Part 3		be Your Personal and Hou	sehold Items itable interest in any of the follow	ving itams?		Cites	ent value of the
DO yo	Ja Owii O	n nave any legal of equ	made interest in any or the follow	ing items:		Guil	ciit vaiue oi tile

portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Schedule A/B: Property Official Form 106A/B

Debtor 1	Document Page 11 of 54  Lolita Venson  Case 10-32214 DOC 1 Filed 10/10/16 Efficied 10/10/16 09.40.49  Document Page 11 of 54  Case number (if known)	10/10/16 9:17A
■ Yes	Describe	
	Householdgoods & Furniture	\$500.00
□ No	nics  les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music of including cell phones, cameras, media players, games  Describe	collections; electronic devices
	TV & Electronics	\$400.00
Examp ■ No	ibles of value  les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles  Describe	, or baseball card collections;
Examp ■ No	nent for sports and hobbies  les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments  Describe	and kayaks; carpentry tools;
■ No	ms  ples: Pistols, rifles, shotguns, ammunition, and related equipment  Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  Describe	
	Normal Clothing	\$600.00
■ No □ Yes.	ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g	gold, silver
Exam ■ No	arm animals ples: Dogs, cats, birds, horses  Describe	
■ No	ther personal and household items you did not already list, including any health aids you did not list  Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached lart 3. Write that number here	\$1,500.00
	escribe Your Financial Assets	
Do you o	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 2

claims or exemptions.

Entered 10/10/16 09:40:49 Desc Main Case 16-32214 Doc 1 Filed 10/10/16 Document Page 12 of 54 Case number (if known) Debtor 1 **Lolita Venson** 16 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No ☐ Yes. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **Checking Account** Checking **Harris Bank** \$0.00 17.1. **Savings Account Harris Bank** \$0.00 Savings 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) **ERISA Qualified** \$0.00 **401K Retirement Plan** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

Schedule A/B: Property

■ No

Entered 10/10/16 09:40:49 Desc Main Case 16-32214 Doc 1 Filed 10/10/16 Page 13 of 54
Case number (if known) Document Debtor 1 **Lolita Venson** 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: **Term Life Insurance Policy Death Benefit Only** \$0.00 **Death Benefit Only** 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim.......

# 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

□ No

Yes. Describe each claim.......

**Worker's Compensation** Caterpillar Injury on hands and shoulder No Third Party Claim

\$75,000,00

page 4

Debto	or 1	Case 16-32214	Doc 1	Filed 10/10/16 Document	Entered 10 Page 14 of	0/10/16 09:40:49 54 Case number (if known)	Desc Mair	10/10/16 9:17AM
Dobt	0	Lonta Venson				Caco Hamber (ii iiiomi)	-	
35. <b>A</b>	nv fin	ancial assets you did not	already list					
_	No	anoidi docoto you did not	unoudy not					
		Give specific information						
		•				,		1
		he dollar value of all of your server the deliver he was a common to the deliver he was a com					<b>\$7</b>	5,000.00
Part 5	5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real esta	ate in Part 1.		
37. <b>D</b> o	o you c	own or have any legal or equi	itable interest	in any business-related p	roperty?			
	No. Go	to Part 6.						
	Yes. G	So to line 38.						
Part 6		scribe Any Farm- and Comme ou own or have an interest in fa			n or Have an Interes	st In.		
46 <b>D</b>	<u> </u>	aven or hove ony local or	. amuitabla im	storest in any form	sammaraial fiahin	ar related property?		
_		own or have any legal or Go to Part 7.	equitable in	iterest in any farin- or	commercial fishin	ig-related property?		
_	_	Go to Part 7.						
L		. Go to line 47.						
Dort 7	7.	Describe All Brancris Van	Own as Have a	on Interest in That Very Di	d Nat I ist Abava			
Part 7	<i>r</i> :	Describe All Property You	Own or Have a	an interest in That You Die	NOT LIST ADOVE			
		have other property of a						
		ples: Season tickets, country	y club membe	ership				
	No	0						
Ц	Yes.	Give specific information						
54	Δdd t	he dollar value of all of yo	nur antrias fr	om Part 7 Write that n	umber here			\$0.00
54.	Auu t	ne donar value of all of yo	our entiries in	On rait r. write that i	iumber nere			φυ.υυ
Part 8	٤٠	List the Totals of Each Part	of this Form					
rarro		List the Totals of Lacil Fait (	01 11113 1 01111					
55.	Part 1	: Total real estate, line 2						\$0.00
56.	Part 2	2: Total vehicles, line 5			\$8,575.00			
57.	Part 3	: Total personal and hous	sehold items	s, line 15	\$1,500.00			
		: Total financial assets, li			\$75,000.00			
59.	Part 5	i: Total business-related p	property, line	e 45 	\$0.00			
60.	Part 6	6: Total farm- and fishing-	related prop	erty, line 52	\$0.00			
61.	Part 7	: Total other property not	t listed, line (	54 +	\$0.00			
62.	Total	personal property. Add lin	nes 56 throug	h 61	\$85,075.00	Copy personal property to	otal	\$85,075.00
63.	Total	of all property on Schedu	ıle A/B. Add I	line 55 + line 62			\$8	5,075.00

Official Form 106A/B Schedule A/B: Property page 5

		Docume	nt Page 15 of 54		10/10/16 9:17AM
Fill in this infor	mation to identify your	case:			
Debtor 1	Lolita Venson				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	Check if this is an mended filing
Official Fo	orm 106C				

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	/ the	Property	You	Claim	as Exen	ιpt

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
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Schedule C: The Property You Claim as Exempt

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2012 Chrysler 200 Capital One Finance	\$8,575.00	•	\$2,400.00	735 ILCS 5/12-1001(c)
	Secured Lien = \$20,000.00 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
	Householdgoods & Furniture Line from Schedule A/B: 6.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Line nom Schedule A.D. G. 1			100% of fair market value, up to any applicable statutory limit	
	TV & Electronics Line from Schedule A/B: 7.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
	Line from Genedate A.D.			100% of fair market value, up to any applicable statutory limit	
	Normal Clothing Line from Schedule A/B: 11.1	\$600.00		\$600.00	735 ILCS 5/12-1001(a)
Line IIoiii Scriedule Arb. 11.1	Line nom Schedule A/D.			100% of fair market value, up to any applicable statutory limit	
	Checking: Checking Account Harris Bank	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	

4/16

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 16 of 54 Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Savings: Savings Account Harris Bank	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
401(k): ERISA Qualified 401K Retirement Plan	\$0.00		\$0.00	735 ILCS 5/12-1006
Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
Term Life Insurance Policy Death Benefit Only	\$0.00		\$0.00	215 ILCS 5/238
Beneficiary: Death Benefit Only Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
Worker's Compensation Caterpillar	\$75,000.00		\$75,000.00	820 ILCS 305/21
Injury on hands and shoulder No Third Party Claim Line from Schedule A/B: 34.1			100% of fair market value, up to any applicable statutory limit	
Are you claiming a homestead exemption			led on or after the date of adjustmen	of )
(Subject to adjustment on 4/01/19 and every No	/ 3 years after that for ca	1000 11	iod off of allor allo date of adjustified	,

☐ Yes

	Cas	se 16-32214	Doc 1	Filed 10/10/16 Document	Entere Page 1	ed 10/10/16 09:4 7 of 54	40:49 Desc	Main 10/10/16 9:17A
Fill ir	n this inform	ation to identify you	ur case:					
Debto	or 1	Lolita Venson						
		First Name	Middle	Name	Last Name			
Debto (Spous	or 2 se if, filing)	First Name	Middle	Name	Last Name			
Unite	d States Ban	kruptcy Court for the	: NORTHER	RN DISTRICT OF ILI	LINOIS			
Case (if knov	e number			_				ck if this is an nded filing
	cial Form nedule I		s Who Ha	ave Claims	Secure	d by Property	у	12/15
s need						qually responsible for su In the top of any addition		
. Do a	any creditors h	nave claims secured b	y your property	?				
	No. Check	this box and submit t	this form to the	court with your other	r schedules. Y	ou have nothing else to	report on this form	,
	Yes. Fill in	all of the information	below.					
Part '	1. List All	Secured Claims						
					. 194	Column A	Column B	Column C
for ea	ch claim. If mo	claims. If a creditor has ore than one creditor has to the claims in alphabet	s a particular claii	m, list the other creditor	s in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Cap One A	uto Mail Only	Describe the	property that secures	the claim:	\$20,000.00	\$8,575.00	
	Creditor's Name	<u> </u>	2012 Chrys Capital On Secured Li					
	PO Box 20 Arlington,	-	As of the date apply.  Contingent	you file, the claim is:	Check all that			
-		City, State & Zip Code	☐ Unliquidate					
M/h a	awaa tha dah	2 Ob le	☐ Disputed					
		ot? Check one.	_	Check all that apply.				
	ebtor 1 only		car loan)	ent you made (such as	mortgage or se	curea		
_	ebtor 2 only		_		1 - 2 1 - 1 - 1 - 1			
	ebtor 1 and Deb		•	en (such as tax lien, me	echanic's lien)			
□ cr	heast one of the heck if this cla ommunity deb	e debtors and another im relates to a ot	_	ien from a lawsuit uding a right to offset)	Purchase	Money Security		
Date (	debt was incu	rred 2012 - 5/16	Last 4	digits of account num	ber			
Add	l the dollar val	ue of your entries in C	Column A on this	s page. Write that num	nber here:	\$20,00	0.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

\$20,000.00

Official Form 106D

Write that number here:

	Case	16-32214	Doc 1 F	iled 10/10/1 Document	6 Entere Page 1	ed 10/10/16 09:40:49 <u>8 of 54                                    </u>	9 Desc Main 10/10/16 9:17AM
Fill in t	his informat	ion to identify yοι	ır case:				
Debtor	1	Lolita Venson					
		First Name	Middle I	Name	Last Name		
Debtor		First Name	Middle I	Nama	Last Name		
(Spouse if	i, illing)	riist Name	Middle i	varie	Last Name		
United	States Bankr	uptcy Court for the	NORTHER	N DISTRICT OF II	LINOIS		
Case n	umber						
(if known)							☐ Check if this is an
							amended filing
Officia	al Earm 1	IOSE/E					
	al Form 1	: Creditors \	Mha Have	Uncocuros	l Claime		12/15
						Dant O fan and diseas with MONDO	IZ/ IO
Schedule Schedule left. Attac	e G: Executory e D: Creditors	y Contracts and Une Who Have Claims S uation Page to this p	xpired Leases (C ecured by Prope	Official Form 106G). rty. If more space is	Do not include needed, copy	any creditors with partially secu the Part you need, fill it out, nun	perty (Official Form 106A/B) and on ured claims that are listed in other the entries in the boxes on the of any additional pages, write your
Part 1:	List All o	f Your PRIORITY	Jnsecured Cla	ims			
1. Do a	any creditors	have priority unsecu	red claims agair	nst you?			
1	No. Go to Part	2.					
	Yes.						
Part 2:	List All o	f Your NONPRIOR	ITY Unsecure	d Claims			
3. Do a	any creditors	have nonpriority uns	secured claims a	gainst you?			
□ n	No. You have n	othing to report in this	s part. Submit this	form to the court wit	h your other sch	edules.	
	Yes.						
		nnriarity uncoured	alaima in the al	shabatical arder of t	ha araditar who	holds each claim. If a creditor h	
unse	ecured claim, li none creditor h	st the creditor separa	tely for each clain	n. For each claim liste	ed, identify what t		s already included in Part 1. If more
							Total claim
	Alleray, Si	inus & Asthma					
4.1	Profession	na		Last 4 digits of ac	count number	4539	\$101.00
	Nonpriority Cr 675 W Nor			When was the del	at incurred?	4/16	
	Suite 310	III AVE		Wileli was the dei	ot incurreu :	4/10	<del></del>
	Melrose P	ark, IL 60160					
		t City State Zlp Code		As of the date you	I file, the claim	is: Check all that apply	
	_	d the debt? Check or	e.	_			
	Debtor 1 o	-		Contingent			
	Debtor 2 o	•		☐ Unliquidated			
	Debtor 1 a	nd Debtor 2 only		☐ Disputed			
		e of the debtors and		Type of NONPRIO	KITY unsecure	d claim:	
	☐ Check if the debt	his claim is for a co	mmunity	☐ Student loans			
		subject to offset?		□ Obligations aris report as priority class.		ration agreement or divorce that y	ou aia not
	No					g plans, and other similar debts	
	☐ Yes			Other. Specify			
	-			Caron Opcomy			

Document Page 19 of 54

Debtor 1 Lolita Venson Case number (if know) 4.2 **Armor Systems Corporation** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1700 Kiefer Drive When was the debt incurred? Suite 1 Zion, IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify NOTICE ONLY ☐ Yes 4.3 **Aspire Visa** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name PO Box 23007 When was the debt incurred? Columbus, GA 31902 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify NOTICE ONLY ☐ Yes 4.4 \$676.00 AT&T Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Dept** 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Services

Document

Page 20 of 54 Case number (if know)

Debtor	1 Lolita Venson		Case number (if know)	
4.5	Cap One Nonpriority Creditor's Name	Last 4 digits of account number	1874	\$2,343.00
	Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285	When was the debt incurred?	Opened 2/01/15 Last Active 4/14/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	<ul> <li>Obligations arising out of a separeport as priority claims</li> </ul>	aration agreement or divorce that you did not	
	■ <sub>No</sub>	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.6	Cap One	Last 4 digits of account number	6920	\$12.00
	Nonpriority Creditor's Name Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285	When was the debt incurred?	Opened 10/01/06 Last Active 12/12/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans	u ciaiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.7	City of Chicago	Last 4 digits of account number		\$1,631.00
	Nonpriority Creditor's Name  Dept. of Revenue  PO Box 88292	When was the debt incurred?		
	Chicago, IL 60680  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Tickets		

Page 21 of 54 Case number (if know) Document

4.8	Dept Of Ed/navient  Nonpriority Creditor's Name	Last 4 digits of account number	0926	\$1,943.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 9/01/11 Last Active 3/29/16	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐Yes	☐ Other. Specify		
		Student Lo	an	
4.9	Dept Of Ed/navient  Nonpriority Creditor's Name	Last 4 digits of account number	0926	\$318.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 9/01/11 Last Active 3/26/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Student Lo	an	
4.1 0	Enhanced Recovery Collection	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name  Bankruptcy Department  8014 Bayberry Road	When was the debt incurred?		
	Jacksonville, FL 32256-7412  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	□Yes	■ Other, Specify NOTICE ON	NLY	

Debtor 1 Lolita Venson

Page 22 of 54 Case number (if know) Document

Il Dept Of Human Svcs	Last 4 digits of account number	4349	\$566.0
Nonpriority Creditor's Name 715 W Algonquin Road	When was the debt incurred?	Opened 10/01/15	
Arlington Heights, IL 60005  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damin	is. Official that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
□ Yes	■ Other. Specify Collections		
Illinois Tollway Nonpriority Creditor's Name	Last 4 digits of account number		\$0.0
Attn:Attorney General Legal Dept. 2700 Ogden Ave.	When was the debt incurred?		
Downers Grove, IL 60515  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damin	is. Shook all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other Specify NOTICE ON		
Lakashara Castroontorology 9			
Lakeshore Gastroenterology & Liver Nonpriority Creditor's Name	Last 4 digits of account number	2525	\$108.0
PO Box 74008150 Chicago, IL 60674	When was the debt incurred?	1/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other Specify Medical		

Debtor 1 Lolita Venson

Page 23 of 54 Case number (if know) Document

Debto	Lolita Venson		Case number (if know)	
4.1	Merchants Credit Guide	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name 223 W. Jackson Blvd Chicago, IL 60606	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-shari	• •	
	Yes	Other. Specify NOTICE O	NLY	
4.1	N.A. Partners In Anesthesia -	Last 4 digits of account number	2674	\$802.00
5	Nonpriority Creditor's Name			Ψ002.00
	68 S Service Rd	When was the debt incurred?	Opened 12/01/15	
	Suite 350			
	Melville, NY 11747  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	710 of the date you me, the claim	io. Oncon an anat apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	_ '		
	_	☐ Disputed  Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	<u> </u>	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	□Yes	Other. Specify Collection		
4.1				
6	Peoplesene	Last 4 digits of account number		\$593.00
	Nonpriority Creditor's Name  Bankruptcy Department 200 E. Randolph Street	When was the debt incurred?		
	Chicago, IL 60601			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Cneck all that apply	
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d claim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed Claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Services	<u> </u>	
	<b>□</b> 169	Utner Specify		

Document

Page 24 of 54 Case number (if know)

Debto	Lolita Venson		Case number (if know)	
4.1	Santander	Last 4 digits of account n	umber	\$26,767.00
1	Nonpriority Creditor's Name PO Box 105255	When was the debt incur	<del></del>	
	Atlanta, GA 30348  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the	e claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY ur	nsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of report as priority claims	of a separation agreement or divorce that you did not	
	■ No	Debts to pension or pro	fit-sharing plans, and other similar debts	
	Yes	Other. Specify  Auto 2012	Deficiency Chrysler 200	
4.1 8	State Collection Service	Last 4 digits of account n	number	\$0.00
	Nonpriority Creditor's Name 2509 S. Stoughton Road Madison, WI 53716-3314	When was the debt incur	red?	
	Number Street City State Zlp Code	As of the date you file, the	e claim is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY ur	nsecured claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of report as priority claims	of a separation agreement or divorce that you did not	
	■ No		fit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify NOTI	• •	
	169	Other. Specify		
is try have notifi	his page only if you have others to be notified ring to collect from you for a debt you owe to s more than one creditor for any of the debts th ied for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a de omeone else, list the original cr at you listed in Parts 1 or 2, list or submit this page.	bt that you already listed in Parts 1 or 2. For example, editor in Parts 1 or 2, then list the collection agency he the additional creditors here. If you do not have addition	ere. Similarly, if you
	and Address Id Scott Harris	On which entry in Part 1 or Part 2 Line <b>4.7</b> of ( <i>Check one</i> ):	2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims	
	V. Jackson, #600	Line in Oneon one).	Part 2: Creditors with Nonpriority Unsecured Cla	ime
Chica	ago, IL 60604	Last 4 digits of account number	— Part 2. Greditors with Northholity drisecured Gla	iiiis
Name a	and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?	
	ld Scott Harris	Line <b>4.12</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims	
	V. Jackson, #600		■ Part 2: Creditors with Nonpriority Unsecured Cla	ims
Cnica	ago, IL 60604	Last 4 digits of account number		
Name a	and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?	
AT&T	Г	Line <u>4.4</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims	
	ruptcy Dept.		Part 2: Creditors with Nonpriority Unsecured Cla	ims
	Waukegan Road kegan, IL 60085-6727			
aur	Cogaii, IL 00005-0121	Last 4 digits of account number		
Name :	and Address	On which entry in Part 1 or Part 3	2 did you list the original creditor?	
AT&T		Line <u>4.4</u> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Bank	ruptcy Dept.		•	

Debtor 1 Lolita Venson		Case number (if know)
5407 Andrew Highway Midland, TX 79706	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Capital 1 Bank Attn: General Correspondence	On which entry in Part 1 or Part 2 Line <u>4.5</u> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 30285 Salt Lake City, UT 84130		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Capital 1 Bank Attn: General Correspondence	On which entry in Part 1 or Part 2 Line <b>4.6</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
Po Box 30285 Salt Lake City, UT 84130		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	· _
Capital One Bank Usa N 15000 Capital One Dr	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Richmond, VA 23238	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Capital One Bank Usa N	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
15000 Capital One Dr Richmond, VA 23238		■ Part 2: Creditors with Nonpriority Unsecured Claims
Richinoria, VA 23236	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Capital One Bank, N.A.	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
PO Box 71083		Part 2: Creditors with Nonpriority Unsecured Claims
Charlotte, NC 28272-1083	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Capital One Bank, N.A.	Line <b>4.6</b> of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 71083		Part 2: Creditors with Nonpriority Unsecured Claims
Charlotte, NC 28272-1083	Last 4 digits of account number	. ,
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Harvard Collection	Line <b>4.11</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
4839 N Elston Chicago, IL 60630		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Illinois Department of Human Servic	Line 4.11 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Attorney General 160 N LaSalle St., Suite N-1000		■ Part 2: Creditors with Nonpriority Unsecured Claims
Chicago, IL 60601	Last 4 digits of account number	
	Last 4 digits of account number	
Name and Address Navient	On which entry in Part 1 or Part 2 Line <b>4.8</b> of ( <i>Check one</i> ):	
PO Box 9500	Line 4.0 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ☐ Part 2: Creditors with Nonpriority Unsecured Claims
Wilkes Barre, PA 18773		Part 2: Creditors with Nonpriority Onsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	
NCEP, LLC	Line <b>4.17</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
Ascension Capital Group PO Box 165028		■ Part 2: Creditors with Nonpriority Unsecured Claims
Irving, TX 75016	1	
	Last 4 digits of account number	
Name and Address NCO Financial Systems, Inc.	On which entry in Part 1 or Part 2 Line <b>4.12</b> of ( <i>Check one</i> ):	did you list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 26 of 54

Page 26 of 54 Case number (if know) Debtor 1 Lolita Venson 600 Holiday Plaza Drive ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 300 Matteson, IL 60443 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Revenue Recovery Corp** Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 612 Gay St ■ Part 2: Creditors with Nonpriority Unsecured Claims Knoxville, TN 37902 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Santander Line 4.17 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 961245 ■ Part 2: Creditors with Nonpriority Unsecured Claims Fort Worth, TX 76161 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Santander Consumer USA Line 4.17 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims PO Box 560284 Dallas, TX 75356-0284 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Secretary of State Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Safety & Financial Responsibility ■ Part 2: Creditors with Nonpriority Unsecured Claims 2701 South Dirksen Parkway Springfield, IL 62723 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Secretary of State License Renewal Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

### Part 4: Add the Amounts for Each Type of Unsecured Claim

3701 Winchester Road

Springfield, IL 62707-9700

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Part 2: Creditors with Nonpriority Unsecured Claims

					Total Claim
Total	6a.	Domestic support obligations	6a.	\$	0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
Total	6f.	Student loans	6f.	\$	2,261.00
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$	33,599.00
		here.		· —	

Last 4 digits of account number

Page 27 of 54 Document Fill in this information to identify your case: Debtor 1 **Lolita Venson** First Name Middle Name Last Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an

# Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Wateron Residential
8712 S. 87th Terrace
Justice, IL 60458

State what the contract or lease is for
Term of Lease: Yearly
Expires: 4/17

	Case 10-32214 L	Docume		10/10/16 09.40.49 of 54	Desc Maili 10/10/16 9:17A
Fill in this	s information to identify your	case:			
Debtor 1	Lolita Venson				
	First Name	Middle Name	Last Name	_	
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0	t	-			
Case num (if known)	ber				☐ Check if this is an amended filing
Officia	l Form 106H				
	dule H: Your Cod	ahtors			12/15
Julieu	dule II. Toul Cou	CDIOI 3			12/13
our name	and number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question			any Additional Pages, write
■ No □ Yes					
	thin the last 8 years, have you na, California, Idaho, Louisiana,				tes and territories include
	. Go to line 3. s. Did your spouse, former spou	ıse, or legal equivalent live	with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the cr	th you. List the person shown editor on Schedule D (Official edule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The credito Check all schedules that	r to whom you owe the debt apply:
3.1				☐ Schedule D, line	
<u> </u>	Name			□ Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
0.2	Name			Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Street			_	
	City	State	ZIP Code		

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 29 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

Fill	in this information t	o identify your ca	ase:								
Deb	otor 1	Lolita Venso	on			_					
	otor 2 ouse, if filing)										
Uni	ted States Bankrup	tcy Court for the	: NORTHERN DISTRIC	T OF ILLINO	IS	_					
	se number						Check if this  An amen  A suppler  13 incom	ded fili nent s	J		napter
0	fficial Form	106I					MM / DD	YYYY	<u></u>		
S	chedule I:	Your Inco	ome								12/15
sup <sub>l</sub> spo atta	plying correct info use. If you are sep ch a separate shee	rmation. If you arated and you	sible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and th you, do no	d your spouse of include inform	is livin matior	g with you, in about your s	clude oouse	information a. If more sp	n about yo bace is ne	our eded,
1.	Fill in your emploinformation.	oyment		Debtor 1			Debto	2 or	non-filing s	pouse	
	If you have more		Employment status	■ Employe	ed		☐ Em	oloyed	t		
	attach a separate information about		Employment status	☐ Not emp	loyed		☐ Not	emplo	oyed		
	employers.		Occupation	Inspectio	n						
	Include part-time, self-employed wo		Employer's name	Caterpilla	r						
	Occupation may i or homemaker, if		Employer's address	325 S. Ro Montgom	ute 31 ery, IL 60538						
			How long employed tl	nere? 9	Years						
Par	t 2: Give De	tails About Mon	thly Income								
spou f yo	use unless you are	separated. spouse have mo	ate you file this form. If your than one employer, cothis form.								
	,,	,,				F	For Debtor 1		or Debtor 2 on-filing sp		
2.			ry, and commissions (be			\$_	3,739.00	_ \$		N/A	

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

2.	\$	3,739.00	\$	N/A
3.	+\$_	0.00	+\$	N/A
4.	\$_	3,739.00	\$	N/A

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 30 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

Debto	or 1	Lolita Venson	-	Case	number (if known)			
				For	Debtor 1		Debtor 2 or	
	Cop	by line 4 here	4.	\$	3,739.00	\$	N/A	
5.	List	all payroll deductions:						
٠.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	272.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$_	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$_	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$_	N/A	
	5e.	Insurance	5e.	\$	177.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	50.00	\$	N/A	
	5h.	Other deductions. Specify: TDRP Loan 2	5h.+	\$	48.00	+ \$	N/A	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	547.00	\$_	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,192.00	\$_	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		\$	0.00	•	NI/A	
	8d.	settlement, and property settlement.  Unemployment compensation	8c. 8d.	\$ 	0.00	\$_ \$	N/A N/A	
	8e.	Social Security	8e.	\$ 	0.00	\$ _	N/A N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:		\$	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/A	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_	N/A	
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$	3	3,192.00 + \$		N/A = \$ 3	,192.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						,
	Incluothe Othe Dou	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depen		•		Schedule J. 11. +\$	0.00
		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies					12. \$ <b>3</b>	
12	Do s	you expect an increase or decrease within the year after you file this form	2				monthly i	ncome
10.		No.	•					
		Yes. Explain:						

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 31 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

<b>-</b> 811	in this information to identify your ages.				
			01	1 - 9 de la la	
Dec	Lolita Venson		_		
				A supplement sho	
(Sp	ouse, if filing)			13 expenses as of	the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
(If k	nown)				
$\bigcirc$	fficial Form 106 I				
					12/1
	Case number (If known)    Continued   Cont				
info	ormation. If more space is needed, attach another sheet to this f				
	` , , , , , , , , , , , , , , , , , , ,				
Par 1.					
	_				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	for Separate House	hold of De	ebtor 2.	
2.	Do you have dependents? ☐ No				
	■ Yes			•	
	Do not state the				□ No
	dependents names.	Son		14	
		Daughter		18	
		Son		19	_
					— · · ·
3.	Do your expenses include ■ No	-			⊔ Yes
	expenses of people other than				
	yoursell and your dependents?				
		ou are using this fo	orm as a	supplement in a Ch	anter 13 case to report
exp	penses as of a date after the bankruptcy is filed. If this is a supp				
		i vou know			
the	value of such assistance and have included it on Schedule I: Y			V	
(Of	ficial Form 106I.)			Your exp	enses
4.		nclude first mortgage	4.	\$	999.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	\$	0.00
	4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues		4c. 4d.	·	0.00

5. \$

0.00

5. Additional mortgage payments for your residence, such as home equity loans

# Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 32 of 54 Desc Main $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$

Debtor 1 _	Lolita Venson	Case num	ber (if known)	
. Utilitie	s:			
	Electricity, heat, natural gas	6a.	\$	100.00
	Nater, sewer, garbage collection	6b.		80.00
	Felephone, cell phone, Internet, satellite, and cable services	6c.	\$	169.00
	Other. Specify:	6d.	\$	0.00
	and housekeeping supplies	7.	\$	500.00
	are and children's education costs	8.	\$	0.00
	ng, laundry, and dry cleaning	9.	\$	125.00
	nal care products and services	10.	\$ \$	
	·		·	125.00
	al and dental expenses	11.	\$	108.00
	portation. Include gas, maintenance, bus or train fare. include car payments.	12.	\$	236.00
	ainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	able contributions and religious donations	14.		0.00
	•	14.	Ψ	0.00
5. <b>Insura</b> i	include insurance deducted from your pay or included in lines 4 or 20.			
	include insurance deducted from your pay or included in lines 4 or 20.	15a.	\$	0.00
	Health insurance	15b.		0.00
	/ehicle insurance	15b. 15c.		100.00
	Other insurance. Specify:	15d.	· -	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Specify	, , ,	16.	\$	0.00
	ment or lease payments:		•	
	Car payments for Vehicle 1	17a.	\$	650.00
17b. (	Car payments for Vehicle 2	17b.	\$	0.00
17c. (	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
3. Your p	ayments of alimony, maintenance, and support that you did not report	as		
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106	SI). 18.	·	0.00
9. <b>Other</b> (	payments you make to support others who do not live with you.		\$	0.00
Specify		19.		
	real property expenses not included in lines 4 or 5 of this form or on S			
	Mortgages on other property	20a.	•	0.00
	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
20d. N	Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. H	Homeowner's association or condominium dues	20e.	\$	0.00
1. Other:	Specify:	21.	+\$	0.00
2 Calcul	ate your monthly expenses			
	dd lines 4 through 21.		\$	3 102 00
	ppy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	-2	\$	3,192.00
		·∠	·	
22c. Ac	dd line 22a and 22b. The result is your monthly expenses.		\$	3,192.00
3. Calcula	ate your monthly net income.		L	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,192.00
	Copy your monthly expenses from line 22c above.	23b.		3,192.00
	•			
	Subtract your monthly expenses from your monthly income.	22	•	0.00
٦	The result is your monthly net income.	23c.	\$	0.00
14 Da	Lovnost on ingresses or degrees in your over	r vou file 4l-!-	form?	
	Jexpect an increase or decrease in your expenses within the year after mple, do you expect to finish paying for your car loan within the year or do you expect to			e or decrease because of a
	tion to the terms of your mortgage?	, cai mongage	paymont to moreast	o or accrease because of a
■ No.	, , ,			
☐ Yes	Explain here:			

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 33 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

Fill in this inforr	nation to identify your	case:					
Debtor 1	Lolita Venson						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number							
(if known)					☐ Check if this is an amended filing		
	ion About a	n Individual			12/15		
obtaining money		n connection with a bank			ment, concealing property, or 0, or imprisonment for up to 20		
Sigr	n Below						
Did you pa	y or agree to pay some	one who is NOT an attori	ney to help you fill out b	pankruptcy forms?			
■ No							
☐ Yes. N	Name of person				ach Bankruptcy Petition Preparer's Notice, claration, and Signature (Official Form 119)		
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules file	d with this declaration	n and		
X /s/ Loli	ta Venson		X				
	Venson		Signature of	Debtor 2			
	re of Debtor 1		Oignatare of				

Date

Date **October 10, 2016** 

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 34 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

Fil	II in this inform	nation to identify you	r case:					
De	ebtor 1	Lolita Venson						
_	-h O	First Name	Middle Name	Last Name				
1 '	ebtor 2 oouse if, filing)	First Name	Middle Name	Last Name				
Ur	nited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS				
Ca	ase number							
	known)				_	Check if this is an		
						amended filing		
$\sim$	ш:::-! Г.,	407						
	fficial For		Affaina fan Individ	Filim or for D				
			Affairs for Individ			4/1		
			ible. If two married people ar attach a separate sheet to t					
nui	mber (if known	n). Answer every que	stion.					
Pa	art 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before				
1.	What is your	current marital statu	ıs?					
	☐ Married							
	■ Not mari	ried						
2.	During the la	et 3 vears have you	lived anywhere other than w	vhere you live now?				
۷.	_	rring the last 3 years, have you lived anywhere other than where you live now?						
	_	<ul><li>No</li><li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li></ul>						
	Tes. Lisi	t all of the places you	lived in the last 3 years. Do no	t include where you live now				
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
	1016 N. La		From-To:	☐ Same as Debtor 1		☐ Same as Debtor 1		
	Chicago, II	L 60651	2012 - 2016			From-To:		
3. sta			ver live with a spouse or lega Ilifornia, Idaho, Louisiana, Nev					
					•	,		
	■ No □ Yes Ma	ke sure vou fill out <i>Sc</i>	hedule H: Your Codebtors (Off	icial Form 106H)				
		·	,	10011/				
Pa	ert 2 Explain	n the Sources of You	ır Income					
4.			mployment or from operating			ndar years?		
			ou received from all jobs and all have income that you receive					
	_	,	•	,				
	□ No ■ Yes Fill	in the details.						
	_ 100.11	in the details.						
			Debtor 1	Grass income	Debtor 2	Grass income		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$29,913.00	☐ Wages, commissions, bonuses, tips			

Statement of Financial Affairs for Individuals Filing for Bankruptcy

☐ Operating a business

Official Form 107

☐ Operating a business

Desc Main Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49

Page 35 of 54 Document ase number (if known) Debtor 1 Lolita Venson Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$38,457.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$39,066.00 □ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. Describe below. (before deductions each source (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7.

> ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... paid still owe

Debtor 1 Lolita Venson Page 36 of 54 Case number (if known)

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	■ No							
	☐ Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.							
	■ No							
	☐ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name		
Pal	t 4: Identify Legal Actions, Repossession	ns and Foreclosures						
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  ■ No □ Yes. Fill in the details.	cases, small claims action	s, divorces, collection	on suits, paternity a	ctions, suppor	t or custody		
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case		
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor Name and Address  Describe the Property  Date  Value of the							
	Creditor Name and Address	Creditor Name and Address  Describe the Property  Explain what happened				Value of the property		
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.							
	Creditor Name and Address	Name and Address Describe the action the c		creditor took Date a		Amount		
12.	<ul> <li>Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?</li> <li>No</li> <li>Yes</li> </ul>							
Pai	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	0 per person	?		
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value		
	Person to Whom You Gave the Gift and Address:							

Desc Main Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Page 37 of 54 Case number (if known) Document Debtor 1 Lolita Venson 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You David M. Siegel & Associates 4/25/16-10/10/ \$520.00 **Attorney Fees** 790 Chaddick Drive 16 Wheeling, IL 60090 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

**Person Who Received Transfer** Description and value of **Address** property transferred paid in exchange Person's relationship to you

Describe any property or payments received or debts Date transfer was made

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main

Debtor 1 Lolita Venson

Document Page 38 of 54
Case number (if known)

19.	Within 10 years before you filed for bankruptcy, beneficiary? (These are often called asset-protect  No		y property to a	self-settle	d trust or similar device o	f which you are a
	Yes. Fill in the details.					
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instru	ments, Safe Deposit	Boxes, and St	torage Unit	s	
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit un houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes. Fill in the details.					
		st 4 digits of count number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?  No Yes. Fill in the details.	before you filed for	bankruptcy, a	ny safe dep	oosit box or other deposit	cory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or pl  ■ No □ Yes. Fill in the details.	lace other than your	home within 1	year befor	e you filed for bankruptc	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control for	Someone Else				
23.	Do you hold or control any property that someofor someone.	one else owns? Inclu	ide any proper	ty you borr	owed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe	the property	Value
Par	t 10: Give Details About Environmental Informa	ation				

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Desc Main Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Page 39 of 54 Document

ase number (*if known*)

Debtor 1 **Lolita Venson** 

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Status of the **Case Title** Court or agency Nature of the case **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business **Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code)

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main

Debtor 1 Lolita Venson

Document Page 40 of 54

Case number (if known)

Part 1	2: Sign Below		
are tru with a	e and correct. I understand that ma	•	I declare under penalty of perjury that the answers robtaining money or property by fraud in connection years, or both.
/s/ Lo	lita Venson		
Lolita	Venson	Signature of Debtor 2	
Signa	ture of Debtor 1		
Date	October 10, 2016	Date	
Did yo	u attach additional pages to Your	Statement of Financial Affairs for Individuals Fil	ling for Bankruptcy (Official Form 107)?
■ No			
☐ Yes			
Did yo	u pay or agree to pay someone wh	o is not an attorney to help you fill out bankrup	tcy forms?
■ No			
☐ Yes	. Name of Person Attach the	Bankruptcy Petition Preparer's Notice, Declaration	n, and Signature (Official Form 119).

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 41 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

				_
Fill in this information	on to identify your	case:		
	Lolita Venson			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankru	iptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing
				_
Official Form	108			
Statement	of Intentio	n for Indiv	viduals Filing Under Chap	ter 7
<u> </u>	0		viadais i iiiig Giidoi Giidp	12.0
If you are an individu	ual filing under cha	oter 7, you must fi	II out this form if:	
creditors have cla	aims secured by yo	ur property, or		
you have leased p				
	is earlier, unless th		r you file your bankruptcy petition or by the date ne time for cause. You must also send copies to	
	e are filing together ate the form.	in a joint case, be	oth are equally responsible for supplying correc	t information. Both debtors must
Be as complete and	accurate as possib	le. If more space i	s needed, attach a separate sheet to this form. C	On the top of any additional pages.
	name and case nun			, , , , , , , , , , , , , , , , , , , ,
Part 1: List Your	Creditors Who Have	Secured Claims		
			D: Creditors Who Have Claims Secured by Prope	erty (Official Form 106D), fill in the
information below	' <b>.</b>			
identify the credito	or and the property the	nat is collateral	What do you intend to do with the property the secures a debt?	hat Did you claim the property as exempt on Schedule C?
				·
Creditor's Cap	One Auto Mail Or	alv	☐ Surrender the property.	□ No
name:	One Auto Man Or	ii y	Retain the property and redeem it.	□ No
Description of 04			Retain the property and enter into a	■ Yes
C	012 Chrysler 200 apital One Financ	:e	Reaffirmation Agreement.	
	ecured Lien = \$20		☐ Retain the property and [explain]:	
3				<del></del>
	Unexpired Persona			
in the information be	elow. Do not list rea	l estate leases. Ui	I in Schedule G: Executory Contracts and Unexp nexpired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(	the lease period has not yet ended.
Describe your unex	pired personal prop	perty leases		Will the lease be assumed?
_		<u>,</u>		_
Lessor's name:	Wateron Resid	iential		□ No
				■ Yes
Description of leased Property:	Term of Lease Expires: 4/17	: Yearly		

Official Form 108

Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 42 of 54 Desc Main  $\frac{10/10/16 \cdot 9:17AM}{10/10/16 \cdot 9:17AM}$ 

Deb	tor 1 Lolita Venson	Case number (if known)
Part	3: Sign Below	
	er penalty of perjury, I declare that I have indice erty that is subject to an unexpired lease.	ated my intention about any property of my estate that secures a debt and any personal
X	/s/ Lolita Venson	X
	Lolita Venson	Signature of Debtor 2
	Signature of Debtor 1	
	Date October 10, 2016	Date

#### Page 43 of 54 Document

### Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

#### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-32214 Doc 1 Filed 10/10/16 Entered 10/10/16 09:40:49 Desc Main Document Page 47 of 54

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Lolita Vensor	n		Case No.	
			Debtor(s)	Chapter	7
	DIS	SCLOSURE OF COM	MPENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)
(	compensation paid t	to me within one year before the	P. 2016(b), I certify that I am the attorneche filing of the petition in bankruptcy, plation of or in connection with the bank	or agreed to be paid	to me, for services rendered or to
	For legal service	ces, I have agreed to accept		\$	1,350.00
			ceived		520.00
	Balance Due			\$	830.00
2.	The source of the co	ompensation paid to me was:			
	■ Debtor	☐ Other (specify):			
3.	The source of comp	pensation to be paid to me is:			
	Debtor	☐ Other (specify):			
4.	■ I have not agree	ed to share the above-disclosed	d compensation with any other person t	unless they are mem	bers and associates of my law firm.
			impensation with a person or persons we the names of the people sharing in the		
5.	In return for the abo	ove-disclosed fee, I have agree	ed to render legal service for all aspects	s of the bankruptcy of	case, including:
l o	<ul> <li>b. Preparation and acc. Representation of the control of the control</li></ul>	filing of any petition, schedule of the debtor at the meeting of as as needed] ions with secured creditor	d rendering advice to the debtor in dete es, statement of affairs and plan which creditors and confirmation hearing, an rs to reduce to market value; exe eeded; preparation and filing of n goods.	may be required; ad any adjourned hea emption planning;	rings thereof;
6. ]	Represen		osed fee does not include the following iny dischargeability actions, judio oceeding.		es (except in Chapter 13
			CERTIFICATION		
	I certify that the fore pankruptcy proceeding		at of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
0	October 10, 2016		/s/ David M. Siege	əl	
D	)ate		David M. Siegel		
			Signature of Attorney  David M. Siegel &		
			790 Chaddick Driv Wheeling, IL 6009	ve	

(847) 520-8100 Name of law firm

#### Chapter 7 Bankruptcy Retainer Agreement

This agreement acknowledges that the undersigned individual(s) [Client(s)] hereby retains and employs the Law Firm of DAVID M. SIEGEL & ASSOCIATES [Attorney] for representation in a Chapter 7 bankruptcy case. In consideration for services rendered and to be rendered, the Client agrees to pay Attorney as follows:

- a) A FLAT FEE as specified in paragraph H will be required to file a bankruptcy petition for the Client and for representation of the Client through discharge. The fee includes all required court costs and filing fees, as well as compensation for Attorney's time and labor. The fee is immediate compensation for the firm's commitment to perform future services; the fee is property of the firm and may be deposited in the firm's operating or business account.
- b) Representation shall begin upon execution of this agreement and tender of the initial payment, and will continue until the end of the case. The fee includes the preparation, review, and revision of the bankruptcy petition, communications with the Client, representation and appearance at the §341 Meeting of Creditors and §2004 examinations as necessary, communication with the bankruptcy and United States trustees, communication with creditors, review and completion of reaffirmation agreements, and court appearances.
- c) The fee **does not** include representation in any adversarial proceedings. The Client and Attorney may enter in to an additional agreement to provide for representation in an adversarial proceeding. In the event that the case is converted to another Chapter, there may be an additional fee.
- d) Additional Fees:
  - A fee of \$250.00 shall be added in the event that Client misses the scheduled §341 Meeting of Creditors.
  - A fee of \$100.00 shall be added to amend Schedules D, E, and F to include creditors who were not originally provided by the Client. The Client has the full responsibility to ensure that all creditors are listed.
  - A fee of \$25.00 shall be added for any non-sufficient/returned checks. Post-dated checks are not accepted and will be voided upon receipt.
  - A fee of \$820.00 shall be added to reopen a case and file the second credit counseling certificate if the Client fails to take the second credit counseling course and provide Attorney with the certificate in a timely fashion.
- e) The Client will be billed on any outstanding balance at the rate of \$100.00 every two weeks. Clients who fail to make payments as required will be assessed late fees in the amount of \$25.00 per billing period plus interest at the rate of 18% per year on any unpaid balance.
- f) No case shall be filed until all fees are paid in full.
- g) In the event that a Client pays the flat fee in full, and later elects to not proceed with the case, the Client is entitled to a refund of the court costs and filing fees only.

#### **Important Bankruptcy Information**

#### **Debts that are Discharged**

The Chapter 7 discharge order eliminates a Client's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to a Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

a) Debts for most taxes;

H.

- b) Debts that are in the nature of alimony, maintenance, or support;
- c) Debts for student loans;
- d) Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e) Debts for personal injuries or death caused by the Client's operation of a motor vehicle while intoxicated;
- f) Some debts that are not properly listed by the Client;
- g) Debts that the bankruptcy court specifically determines to be non-dischargeable;
- h) Debts for which the Client has given up the discharge protection by signing reaffirmation agreements in compliance with the Bankruptcy Code requirements for reaffirming debts.

The FLAT FEE for representation in this matter will be \$ 1350

			reement in its entirety, understa ent, is satisfied with it, and acc	
Date:	8118/16		Signed:	
			Print: Lolita	Venson
Date:			Signed:	
3.7 GC CV C C	makkuspin-efrom Milloyasiai dalami hakki Pang		Print:	
Date:	81181Ka	Signed: Attorn	ney for David M. Siegel	

### **United States Bankruptcy Court** Northern District of Illinois

In re	Lolita Venson		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	<b>IATRIX</b>	
		Number of	f Creditors:	33
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	October 10, 2016	/s/ Lolita Venson Lolita Venson		

Allergy, Sinus & Asthma Professiona 675 W North Ave Suite 310 Melrose Park, IL 60160

Armor Systems Corporation 1700 Kiefer Drive Suite 1 Zion, IL 60099

Arnold Scott Harris 111 W. Jackson, #600 Chicago, IL 60604

Aspire Visa PO Box 23007 Columbus, GA 31902

AT&T Bankruptcy Dept 6021 S. Rio Grande Ave, 1st Floor Orlando, FL 32809-4613

AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan, IL 60085-6727

AT&T Bankruptcy Dept. 5407 Andrew Highway Midland, TX 79706

Cap One Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285

Cap One Auto Mail Only PO Box 201347 Arlington, TX 76006

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130 Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Capital One Bank, N.A. PO Box 71083 Charlotte, NC 28272-1083

City of Chicago Dept. of Revenue PO Box 88292 Chicago, IL 60680

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Enhanced Recovery Collection Bankruptcy Department 8014 Bayberry Road Jacksonville, FL 32256-7412

Harvard Collection 4839 N Elston Chicago, IL 60630

Il Dept Of Human Svcs 715 W Algonquin Road Arlington Heights, IL 60005

Illinois Department of Human Servic Attorney General 160 N LaSalle St., Suite N-1000 Chicago, IL 60601

Illinois Tollway Attn:Attorney General Legal Dept. 2700 Ogden Ave. Downers Grove, IL 60515

Lakeshore Gastroenterology & Liver PO Box 74008150 Chicago, IL 60674

Merchants Credit Guide 223 W. Jackson Blvd Chicago, IL 60606

N.A. Partners In Anesthesia - 68 S Service Rd Suite 350 Melville, NY 11747

Navient PO Box 9500 Wilkes Barre, PA 18773

NCEP, LLC Ascension Capital Group PO Box 165028 Irving, TX 75016

NCO Financial Systems, Inc. 600 Holiday Plaza Drive Suite 300 Matteson, IL 60443

Peoplesene Bankruptcy Department 200 E. Randolph Street Chicago, IL 60601

Revenue Recovery Corp 612 Gay St Knoxville, TN 37902

Santander PO Box 105255 Atlanta, GA 30348

Santander PO Box 961245 Fort Worth, TX 76161

Santander Consumer USA Attn: Bankruptcy Dept. PO Box 560284 Dallas, TX 75356-0284 Secretary of State Safety & Financial Responsibility 2701 South Dirksen Parkway Springfield, IL 62723

Secretary of State License Renewal 3701 Winchester Road Springfield, IL 62707-9700

State Collection Service 2509 S. Stoughton Road Madison, WI 53716-3314